



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [CVB FINANCIAL CORP.](#)

City/State [ONTARIO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [16,201,598](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[ONTARIO, CA 91764](#)

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	15,101,783	12,538,933	12,890,683	11,302,793	9,521,910
Net income (\$000)	164,825	127,103	177,159	207,827	152,003
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.76	2.65	55	3.31	2.80	82	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84
+ Non-interest income	0.31	1.09	8	0.38	1.21	11	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15
- Overhead expense	1.26	2.21	3	1.53	2.59	8	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10
- Provision for credit losses	-0.23	-0.12	25	0.25	0.66	15	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15
+ Securities gains (losses)	0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	42	0	0	50
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.05	1.76	73	1.91	0.91	93	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92
Net operating income	1.46	1.34	65	1.35	0.70	90	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84
Net income	1.46	1.34	65	1.35	0.71	89	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.06	3.12	46	3.81	3.64	61	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46
Interest expense	0.05	0.26	5	0.14	0.58	2	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2
Net interest income (tax equivalent)	3.01	2.85	60	3.68	3.05	83	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.12	33	0	0.28	5	0	0.27	4	0	0.21	5	-0.04	0.22	4
Earnings coverage of net loan and lease losses (X)	72.61	26.30	84	1,545.94	20.97	97	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.83	1.32	17	1.12	1.58	21	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40
Allowance for loan and lease losses / Total loans and leases	0.83	1.30	19	1.12	1.55	22	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.11	0.58	6	0.19	0.71	7	0.21	0.71	8	0.13	0.57	7	0.26	0.61	12
30–89 days past due loans and leases / Total loans and leases	0.01	0.29	3	0.04	0.37	6	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7
Liquidity and Funding															
Net noncore funding dependence	-13.83	-3.31	20	-7.14	6.19	14	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24
Net short-term noncore funding dependence	-13.96	-9.17	28	-7.36	-2.71	26	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52
Net loans and leases / Total assets	48.05	58.81	17	60.16	63	32	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Capitalization															
Tier 1 leverage ratio	9.22	9.07	59	9.88	9.05	75	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84
Holding company equity capital / Total assets	12.74	10.79	80	14.34	11.12	90	13.93	11.16	86	17.67	12.43	94	16.06	12.22	89
Total equity capital (including minority interest) / Total assets	12.74	10.91	80	14.34	11.24	90	13.93	11.29	85	17.67	12.57	94	16.06	12.27	89
Common equity tier 1 capital / Total risk-weighted assets	14.94	12.64	81	14.60	12.26	83	14.77	12.38	83	14.83	12.17	84	13.04	12.12	72
Net loans and leases / Equity capital (X)	3.77	5.47	17	4.19	5.73	18	4.11	5.58	19	3.76	5.21	19	4.16	5.29	22
Cash dividends / Net income	44.54	27.22	86	57.63	49.74	64	55.13	42.30	70	48.57	33.12	80	46.19	27.31	86
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	17.24	9.51	81	21.94	16.67	72	27.80	16.68	81	-2.14	9.26	8	39.40	7	94
Equity capital	4.14	7.52	39	0.77	6.54	25	0.70	6.99	20	7.72	10.49	50	73.13	7.89	95
Net loans and leases	-6.37	-0.66	22	11.96	12.75	56	10.13	9.07	65	-2.66	9.10	4	61.41	7.89	98
Noncore funding	24.32	-21.64	93	15.36	-6.57	80	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	97.98	103.15	17	100.18	103.27	34	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42
Cash from ops + noncash items + op expense / Op expense + dividends	144.49	155.61	53	224.71	142.45	81	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	270,489	280,097	375,410	394,850	290,299	-3.43	92.08
Income from lease financing receivables.....	1,422	1,572	1,992	2,778	2,985	-9.54	-52.01
Fully taxable income on loans and leases.....	270,767	280,277	375,646	395,465	290,753	-3.39	91.26
Tax-exempt income on loans and leases.....	1,144	1,392	1,756	2,163	2,531	-17.82	-48.28
Estimated tax benefit on income on loans and leases.....	184	256	323	392	455	-28.26	-73.27
Income on loans and leases (tax equivalent).....	272,095	281,925	377,725	398,020	293,739	-3.49	88.34
Investment interest income (tax equivalent).....	43,249	38,744	51,284	57,973	66,420	11.63	-20.78
Interest on balances due from depository institutions.....	1,790	1,285	1,682	2,269	1,642	39.30	14.38
Interest income on other earning assets.....	775	778	1,000	1,256	2,063	-0.39	-36.48
Total interest income (tax equivalent)	317,909	322,732	431,691	459,518	363,864	-1.49	57.50
Interest on time deposits of \$250K or more	220	668	821	926	1,080	-67.07	
Interest on time deposits < \$250K.....	867	2,278	2,978	3,496	1,495	-61.94	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,263	7,131	8,803	12,698	7,250	-54.24	1.78
Interest on other borrowings and trading liabilities.....	594	1,416	1,682	4,958	2,990	-58.05	-60.64
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	4,944	11,493	14,284	22,078	12,815	-56.98	-18.32
Net interest income (tax equivalent).....	312,965	311,239	417,407	437,440	351,049	0.55	59.84
Non-interest income.....	35,318	36,019	48,907	58,894	43,446	-1.95	34.62
Adjusted operating income (tax equivalent)	348,283	347,258	466,314	496,334	394,495	0.30	56.86
Overhead expense.....	142,797	143,914	192,119	198,597	179,876	-0.78	40.75
Provision for credit losses.....	-26,500	23,500	23,500	5,000	1,500		
Securities gains (losses)	0	0	0	5	0		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	231,658	180,057	250,874	292,742	213,119	28.66	88.14
Applicable income taxes	66,023	51,915	72,361	83,247	59,112	27.18	47.99
Tax equivalent adjustments	810	1,039	1,354	1,668	2,004	-22.04	-80.54
Applicable income taxes (tax equivalent).....	66,833	52,954	73,715	84,915	61,116	26.21	37.02
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	164,825	127,103	177,159	207,827	152,003	29.68	121.68
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	164,825	127,103	177,159	207,827	152,003	29.68	121.68
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	164,825	127,103	177,159	207,827	152,003	29.68	121.68
Investment securities income (tax equivalent).....	43,249	38,744	51,284	57,973	66,420	11.63	-20.78
US Treasury and agency securities (excluding mortgage-backed securities)	6,837	1,883	2,438	3,062	3,508	263.09	97.09
Mortgage-backed securities	31,749	31,823	42,211	46,604	52,745	-0.23	-12.40
All other securities	4,663	5,038	6,635	8,307	10,167	-7.44	-68.66
Cash dividends declared.....	73,413	73,252	97,665	100,940	70,203	0.22	88.95
Common	73,413	73,252	97,665	100,940	70,203	0.22	88.95
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.81	2.90	43	3.43	3.35	57	3.35	3.27	56	4.07	4	57	3.82	3.87	48
Less: Interest expense	0.04	0.24	5	0.12	0.54	2	0.11	0.48	2	0.20	0.98	1	0.13	0.79	1
Equals: Net interest income (tax equivalent)	2.76	2.65	55	3.31	2.80	82	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84
Plus: Non-interest income	0.31	1.09	8	0.38	1.21	11	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15
Equals: adjusted operating income (tax equivalent)	3.07	3.80	14	3.69	4.06	33	3.62	4.04	32	4.39	4.41	48	4.14	4.46	35
Less: Overhead expense	1.26	2.21	3	1.53	2.59	8	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10
Less: Provision for credit losses	-0.23	-0.12	25	0.25	0.66	15	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	43	0	0	50
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.05	1.76	73	1.91	0.91	93	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92
Less: Applicable income taxes (tax equivalent)	0.59	0.41	83	0.56	0.21	96	0.57	0.23	96	0.75	0.36	96	0.64	0.33	94
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.46	1.34	65	1.35	0.70	90	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.46	1.34	65	1.35	0.71	89	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84
Memo: Net income (last four quarters)	1.45	1.30	70	1.46	0.81	91	1.37	0.82	89	1.84	1.19	95	1.60	1.24	83
Net income—BHC and noncontrolling (minority) interest	1.46	1.35	65	1.35	0.72	89	1.37	0.83	89	1.84	1.20	95	1.60	1.25	84
Margin Analysis															
Average earning assets / Average assets	91.66	93.09	30	90.02	92.11	24	90.24	92.32	22	88.72	91.05	26	91.80	91.48	53
Average interest-bearing funds / Average assets	33.52	61.98	1	34.30	64.67	1	34.06	64.06	1	35.80	65.57	2	38.05	65.56	1
Interest income (tax equivalent) / Average earning assets	3.06	3.12	46	3.81	3.64	61	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46
Interest expense / Average earning assets	0.05	0.26	5	0.14	0.58	2	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2
Net interest income (tax equivalent) / Average earning assets	3.01	2.85	60	3.68	3.05	83	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80
Yield or Cost															
Total loans and leases (tax equivalent)	4.45	4.07	75	4.72	4.35	74	4.68	4.27	76	5.27	5.09	68	4.98	4.95	58
Interest-bearing bank balances	0.12	0.13	33	0.18	0.36	15	0.15	0.27	15	3.76	2.04	94	1.54	1.64	36
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.05	3.09	45	3.80	3.61	63	3.70	3.51	58	4.57	4.36	65	4.14	4.20	47
Investment securities (tax equivalent)	1.53	1.77	34	2.19	2.36	34	2.09	2.25	32	2.48	2.76	28	2.44	2.68	32
US Treasury and agency securities (excluding mortgage-backed securities)	1.54	1.23	72	2.34	1.85	73	2.32	1.75	79	2.43	2.32	67	2.39	2.05	76
Mortgage-backed securities	1.28	1.55	25	2.03	2.17	27	1.90	2.05	29	2.37	2.61	17	2.38	2.50	39
All other securities	2.56	2.85	41	3.23	3.28	56	3.16	3.24	53	3.35	4.06	31	3.48	4.20	39
Interest-bearing deposits	0.13	0.22	28	0.35	0.60	22	0.32	0.53	26	0.48	1.10	10	0.32	0.81	8
Time deposits of \$250K or more	0.30	0.70	12	0.82	1.53	7	0.76	1.42	7	0.80	1.96	4	0.94	1.44	13
Time deposits < \$250K	0.41	0.67	22	0.89	1.47	9	0.89	1.36	14	0.94	1.82	9	0.44	1.29	8
Other domestic deposits	0.11	0.16	36	0.28	0.41	32	0.25	0.36	36	0.42	0.93	12	0.28	0.67	10
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.09	0.18	44	0.27	0.71	19	0.24	0.62	15	0.47	1.86	15	0.31	1.51	11
Other borrowed funds and trading liabilities	0	1.29	3	0.06	1.54	1	0.04	1.50	3	2.25	2.38	41	2.06	2.28	41
All interest-bearing funds	0.13	0.38	9	0.36	0.82	9	0.33	0.74	10	0.55	1.49	3	0.35	1.19	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	35,318	36,019	48,907	58,894	43,446
Fiduciary activities income	6,756	6,195	8,314	8,224	7,926
Service charges on deposit accounts - domestic	13,294	13,114	17,326	20,752	17,070
Trading revenue.....	94	-84	-13	143	-52
Investment banking fees and commissions.....	1,651	962	1,505	1,236	794
Insurance activities revenue.....	52	145	159	65	54
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	711	980	1,281	4,763	3,526
Other non-interest income.....	12,760	14,707	20,335	23,711	14,128
Total overhead expenses	142,797	143,914	192,119	198,597	179,876
Personnel expense.....	89,485	91,669	121,204	121,063	101,697
Net occupancy expense.....	14,931	15,135	20,548	20,323	20,131
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	6,348	7,182	9,352	10,798	5,254
Other operating expenses.....	32,033	29,928	41,015	46,413	52,794
Fee income on mutual funds and annuities.....	1,018	568	863	597	597
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	982	1,002	992	1,017	1,023
Average personnel expense per employee.....	91.13	91.49	122.18	119.04	99.41
Average assets per employee.....	15,378.60	12,513.91	12,994.64	11,113.86	9,307.83

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.88	2.14	66	1.58	2.09	49	1.76	2.02	52	1.01	2.72	34	1.37	3.08
Overhead expenses / Net Interest Income + non-interest income	41.10	58.85	6	41.57	62.06	4	41.32	62.28	4	40.15	61.29	2	45.83	60.88
Percent of Average Assets														
Total overhead expense	1.26	2.21	3	1.53	2.59	8	1.49	2.57	6	1.76	2.69	10	1.89	2.71
Personnel expense.....	0.79	1.23	11	0.97	1.30	19	0.94	1.30	16	1.07	1.41	19	1.07	1.44
Net occupancy expense.....	0.13	0.24	14	0.16	0.26	12	0.16	0.26	13	0.18	0.28	15	0.21	0.28
Other operating expenses.....	0.34	0.72	4	0.39	0.95	3	0.39	0.94	3	0.51	0.97	5	0.61	0.97
Overhead less non-interest income	0.95	1.08	33	1.15	1.27	41	1.11	1.25	38	1.24	1.32	41	1.43	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	41	58.34	6	41.44	61.60	4	41.20	61.82	4	40.01	60.64	2	45.60	60.37
Personnel expense.....	25.69	32.89	19	26.40	32.31	21	25.99	32.36	20	24.39	32.39	14	25.78	32.51
Net occupancy expense.....	4.29	6.26	20	4.36	6.55	14	4.41	6.58	16	4.09	6.52	11	5.10	6.48
Other operating expenses.....	11.02	18.68	3	10.69	22.16	2	10.80	22.28	3	11.53	21.20	0	14.71	20.90
Total non-interest income	10.14	28.20	9	10.37	28.52	9	10.49	28.83	10	11.87	29.23	10	11.01	28.50
Fiduciary activities income	1.94	2.27	50	1.78	2.06	54	1.78	2.09	53	1.66	1.97	54	2.01	2.14
Service charges on domestic deposit accounts	3.82	3.25	58	3.78	3.23	61	3.72	3.27	58	4.18	3.88	52	4.33	4.15
Trading revenue.....	0.03	0.68	49	-0.02	1.37	7	0	1.28	6	0.03	1.18	40	-0.01	0.85
Investment banking fees and commissions.....	0.47	2.46	28	0.28	2.59	21	0.32	2.46	22	0.25	3.54	17	0.20	3.42
Insurance activities revenue.....	0.01	0.38	38	0.04	0.41	44	0.03	0.41	42	0.01	0.47	32	0.01	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.20	3.64	15	0.28	3.74	24	0.27	3.92	21	0.96	1.86	40	0.89	1.61
Other non-interest income.....	3.66	9.39	12	4.24	9.49	19	4.36	9.65	22	4.78	10.04	18	3.58	9.86
Overhead less non-interest income	30.86	29.67	44	31.07	31.97	45	30.71	31.93	44	28.15	31.06	35	34.58	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.50	21.49	95	28.83	18.64	96	28.84	18.63	96	28.44	20.56	93	27.74	19.04
Applicable income tax + TE / Pretax net operating income + TE	28.85	23.11	93	29.41	22.16	92	29.38	21.18	94	29.01	23.23	90	28.68	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	6,456,614	6,237,812	6,292,297	6,264,123	6,381,028	3.51	82.08	
Commercial and industrial loans	927,126	1,774,736	1,536,825	837,962	907,619	-47.76	126.08	
Loans to individuals	8,993	18,133	17,299	15,771	13,150	-50.41	-55.88	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	278,711	251,759	360,939	361,764	373,147	10.71	15.99	
Other loans and leases	178,076	125,432	141,448	98,009	102,717	41.97	107.27	
Less: Unearned income	0	0	0	13,052	13,050		-100.00	
Loans and leases, net of unearned income	7,849,520	8,407,872	8,348,808	7,564,577	7,764,611	-6.64	82.75	
Less: Allowance for loan and lease losses	65,364	93,869	93,692	68,660	63,613	-30.37	7.15	
Net loans and leases	7,784,156	8,314,003	8,255,116	7,495,917	7,700,998	-6.37	83.84	
Debt securities that reprice or mature in over 1 year	4,602,461	2,773,724	2,974,196	2,405,570	2,473,082	65.93	48.64	
Mutual funds and equity securities	16,851	12,213	12,179	0	0	37.98		
Subtotal	12,403,468	11,099,940	11,241,491	9,901,487	10,174,080	11.74	69.20	
Interest-bearing bank balances	2,429,060	1,383,865	1,879,418	30,139	27,610	75.53	989.67	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	32,537	8,803	2,464	8,259	4,727	269.61	223.11	
Trading assets	1,000	813	889	880	716	23.00		
Total earning assets	14,866,065	12,493,421	13,124,262	9,940,765	10,207,133	18.99	96.55	
Non-interest-bearing cash and due from depository institutions	159,563	145,455	122,305	158,310	144,008	9.70	33.61	
Premises, fixed assets, and leases	68,269	70,444	69,368	71,156	56,608	-3.09	78.32	
Other real estate owned	0	4,189	3,392	4,889	420	-100.00	-100.00	
Investment in unconsolidated subsidiaries	0	774	774	774	774	-100.00	-100.00	
Intangible and other assets	1,107,701	1,104,428	1,099,213	1,106,556	1,120,210	0.30	248.24	
Total assets	16,201,598	13,818,711	14,419,314	11,282,450	11,529,153	17.24	101.39	
Quarterly average assets	15,656,978	13,686,862	13,945,932	11,354,766	11,549,089	14.39	90.58	
Average loans and leases (YTD)	8,145,402	7,970,705	8,064,844	7,553,120	5,896,552	2.19	96.02	
Memoranda								
Loans held-for-sale	0	0	0	0	0			
Loans not held-for-sale	7,849,520	8,407,872	8,348,808	7,564,577	7,764,611	-6.64	82.75	
Real estate loans secured by 1–4 family	431,722	496,620	497,276	518,826	556,622	-13.07	13.89	
Commercial real estate loans	5,670,553	5,469,947	5,480,594	5,479,196	5,569,096	3.67	89.87	
Construction and land development	77,396	101,901	85,144	123,767	127,777	-24.05	-14.68	
Multifamily	646,256	608,753	618,702	586,637	547,940	6.16	126.12	
Nonfarm nonresidential	4,946,901	4,759,293	4,776,748	4,768,792	4,893,379	3.94	89.53	
Real estate loans secured by farmland	354,339	271,245	314,427	266,101	255,310	30.63	96.32	
Total investment securities	4,651,849	2,794,740	2,988,839	2,413,829	2,477,809	66.45	49.75	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	585,022	103,317	98,663	117,366	138,274	466.24	215.21	
Municipal securities	242,799	198,884	218,557	235,413	281,766	22.08	-38.87	
Mortgage-backed securities	3,807,177	2,480,326	2,659,440	2,061,050	2,057,769	53.50	51.18	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0	-100.00		
Mutual funds and equity securities	16,851	12,213	12,179	0	0	37.98		
Available-for-sale securities	2,924,060	2,204,833	2,398,034	1,739,377	1,733,369	32.62	31.27	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	-100.00		
Municipal securities	29,820	36,468	30,285	39,354	44,810	-18.23	-69.43	
Mortgage-backed securities	2,894,240	2,168,365	2,367,749	1,700,023	1,688,559	33.48	36.47	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0	-100.00		
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	6,292	25,828	25,597	4,497	-22,903	-75.64	-57.35	
Available-for-sale securities appreciation (depreciation)	8,760	55,282	54,749	21,900	-23,581	-84.15	-85.87	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,200,398	1,863,262	1,808,709	1,637,628	1,663,279	18.09	-2.31	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,310,709	6,919,423	7,455,387	5,245,517	5,204,787	20.11	127.22
NOW, ATS and transaction accounts	594,347	447,910	517,976	454,565	460,972	32.69	43.64
Time deposits less brokered deposits < \$250K	257,872	338,399	301,394	338,440	406,518	-23.80	
MMDA and other savings accounts	3,680,721	3,356,353	3,361,444	2,558,538	2,629,787	9.66	101.89
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,843,649	11,062,085	11,636,201	8,597,060	8,702,064	16.11	115.81
Time deposits of \$250K or more	86,567	106,749	100,300	107,868	125,426	-18.91	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	659,579	483,420	439,406	428,659	442,255	36.44	14.12
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	10,000	5,000	0	280,000	-100.00	
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0	0	
Brokered deposits < \$250K	0	0	0	0	0	0	
Noncore funding	746,146	600,169	544,706	536,527	847,681	24.32	-21.26
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	25,774	25,774	25,774	25,774	-100.00	-100.00
Other liabilities	547,883	148,726	204,643	128,991	102,444	268.38	368.55
Total liabilities	14,137,678	11,836,754	12,411,324	9,288,352	9,677,963	19.44	100.77
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,208,569	1,210,646	1,211,780	1,298,792	1,293,669	-0.17	128.34
Common surplus	0	0	0	0	0	0	
Retained earnings	852,273	735,218	760,861	682,692	575,805	15.92	95.74
Accumulated other comprehensive income	3,078	36,093	35,349	12,614	-18,284	-91.47	-92.03
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,063,920	1,981,957	2,007,990	1,994,098	1,851,190	4.14	105.71
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,063,920	1,981,957	2,007,990	1,994,098	1,851,190	4.14	105.71
Total liabilities and capital	16,201,598	13,818,711	14,419,314	11,282,450	11,529,153	17.24	101.39
Memoranda							
Non-interest-bearing deposits	8,310,709	6,919,423	7,455,387	5,245,517	5,204,787	20.11	127.22
Interest-bearing deposits	4,619,507	4,249,411	4,281,114	3,459,411	3,622,703	8.71	73.44
Total deposits	12,930,216	11,168,834	11,736,501	8,704,928	8,827,490	15.77	104.56
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,007,990	1,994,098	1,994,098	1,851,190	1,069,266		
Accounting restatements	0	-1,325	-1,325	0	0		
Net income	164,825	127,103	177,159	207,827	152,003		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	5,035	4,541	5,760	7,763	5,209		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	8,246	92,687	92,772	2,640	7,760		
Changes incident to business combinations	0	0	0	0	722,767		
Less: Dividends declared	73,413	73,252	97,665	100,940	70,203		
Change in other comprehensive income	-32,271	23,479	22,735	30,898	-20,092		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,063,920	1,981,957	2,007,990	1,994,098	1,851,190		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	39.85	36.06	55	45.14	36.66	64	43.64	36.22	62	55.52	37.78	80	55.35	37.19	81
Commercial and industrial loans	5.72	11.11	18	12.84	14.40	39	10.66	13.52	33	7.43	12.02	27	7.87	12.85	26
Loans to individuals	0.06	3.60	9	0.13	3.57	9	0.12	3.40	10	0.14	4.20	11	0.11	4.31	12
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	1.72	0.21	93	1.82	0.20	94	2.50	0.19	94	3.21	0.24	94	3.24	0.30	94
Other loans and leases.....	1.10	4.26	21	0.91	4.66	15	0.98	4.63	17	0.87	5.01	11	0.89	5	13
Net loans and leases.....	48.05	58.81	17	60.16	63	32	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Debt securities over 1 year.....	28.41	18.32	81	20.07	14.80	75	20.63	15.55	72	21.32	14.60	86	21.45	14.63	82
Mutual funds and equity securities	0.10	0.05	76	0.09	0.06	73	0.08	0.05	75	0	0.06	13	0	0.06	12
Subtotal	76.56	78.17	36	80.33	79.07	41	77.96	78.16	34	87.76	79.65	77	88.25	79.97	83
Interest-bearing bank balances	14.99	9.37	80	10.01	6.40	79	13.03	7.51	86	0.27	3.06	6	0.24	3.04	4
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.20	1.51	16	0.06	1.85	5	0.02	1.68	3	0.07	1.91	6	0.04	1.96	7
Trading assets	0.01	0.58	42	0.01	1.04	38	0.01	1.01	37	0.01	1.19	32	0.01	1.33	34
Total earning assets.....	91.76	91.57	53	90.41	90.87	45	91.02	91.05	50	88.11	89.53	31	88.53	89.74	35
Non-interest cash and due from depository institutions.....	0.98	0.99	46	1.05	1.03	51	0.85	1.07	32	1.40	1.14	69	1.25	1.21	52
Other real estate owned.....	0	0.01	6	0.03	0.03	66	0.02	0.02	65	0.04	0.03	71	0	0.04	17
All other assets.....	7.26	7.39	50	8.54	8.03	60	8.13	7.82	56	10.49	9.27	68	10.22	8.98	66
Memoranda															
Short-term investments	15.19	12.31	69	10.08	10.21	61	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	3.61	0.75	91	0.75	0.59	69	0.68	0.63	68	1.04	0.54	76	1.20	0.69	80
Municipal securities	1.50	1.70	57	1.44	1.60	57	1.52	1.69	57	2.09	1.34	70	2.44	1.62	68
Mortgage-backed securities	23.50	13.46	85	17.95	11.20	82	18.44	11.75	83	18.27	11.44	84	17.85	11.13	87
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	48.45	58.34	18	60.84	63.22	33	57.90	61.72	28	67.05	63.50	45	67.35	63.93	48
Real estate loans secured by 1–4 family	2.66	11.57	11	3.59	12.28	16	3.45	11.91	17	4.60	13.29	18	4.83	13.46	17
Revolving	0.42	1.44	26	0.60	1.72	29	0.56	1.66	28	0.83	2.07	31	0.98	2.27	33
Closed-end, secured by first liens	2.13	9.73	13	2.79	10.10	16	2.70	9.81	16	3.46	10.69	18	3.44	10.57	18
Closed-end, secured by junior liens	0.11	0.19	44	0.20	0.24	52	0.18	0.22	55	0.30	0.28	63	0.40	0.31	68
Commercial real estate loans	35	22.35	84	39.58	22.30	91	38.01	22.22	87	48.56	22.23	95	48.30	21.58	95
Construction and land development	0.48	3.40	15	0.74	3.47	21	0.59	3.40	18	1.10	3.44	28	1.11	3.51	25
Multifamily.....	3.99	3.32	69	4.41	3.10	73	4.29	3.12	72	5.20	3.01	81	4.75	2.72	83
Nonfarm nonresidential	30.53	14.65	94	34.44	14.72	96	33.13	14.72	96	42.27	14.69	98	42.44	14.44	98
Real estate loans secured by farmland.....	2.19	0.35	93	1.96	0.33	94	2.18	0.33	93	2.36	0.36	94	2.21	0.41	92

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	82.25	60.51	86	74.19	56.15	84	75.37	57.15	84	82.81	57.46	92	82.18	56.49	91
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	5.50	20	11	5.91	19.51	13	5.96	19.43	13	6.86	20.75	12	7.17	21.10	11
Real estate loans secured by 1–4 family.....	0.87	2.47	25	0.99	2.66	25	0.98	2.64	25	1.24	3.15	31	1.46	3.50	30
Revolving	4.63	17.35	12	4.91	16.64	14	4.98	16.59	14	5.61	17.39	14	5.71	17.39	14
Closed-end.....	72.24	37.13	95	65.06	33.63	94	65.65	34.63	95	72.43	33.52	98	71.72	32.14	98
Construction and land development.....	0.99	5.69	13	1.21	5.18	16	1.02	5.26	16	1.64	5.09	22	1.65	5.20	21
1–4 family.....	0.50	1.19	45	0.49	0.94	46	0.42	0.93	42	0.54	0.94	48	0.91	1.02	57
Other.....	0.48	4.46	8	0.72	4.09	12	0.60	4.19	10	1.10	4.02	19	0.73	4.05	13
Multifamily.....	8.23	5.41	76	7.24	4.78	73	7.41	4.96	74	7.76	4.69	80	7.06	4.10	82
Nonfarm nonresidential	63.02	24.45	99	56.61	22.19	98	57.21	22.93	98	63.04	22.15	98	63.02	21.40	98
Owner-occupied.....	25.30	8.31	98	24.57	7.46	98	24.39	7.68	98	27.27	7.72	98	27.70	8.03	98
Other.....	37.72	15.83	99	32.04	14.52	96	32.83	14.95	97	35.77	14.34	98	35.32	13.38	98
Real estate loans secured by farmland.....	4.51	0.61	96	3.23	0.52	94	3.77	0.54	94	3.52	0.55	94	3.29	0.63	90
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	11.81	19.45	21	21.11	22.98	46	18.41	22.17	37	11.08	19.53	22	11.69	20.32	22
Loans to individuals	0.11	6.58	9	0.22	6.23	9	0.21	6.13	10	0.21	7.13	8	0.17	7.36	10
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	3.55	0.38	93	2.99	0.31	94	4.32	0.32	94	4.78	0.37	94	4.81	0.46	94
Other loans and leases.....	2.27	8.42	23	1.49	9.11	16	1.69	9.09	19	1.30	9.85	11	1.32	9.66	14
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	446.60	383.43	58	452.75	387.92	57	447.53	381.27	56	453	391.26	54	508.51	379.80	67
Real estate loans secured by 1–4 family.....	29.86	124.74	11	36.05	130.23	14	35.37	125.03	14	37.52	138.18	12	44.36	137.84	13
Revolving	4.70	15.53	26	6.06	18.32	27	5.79	17.42	27	6.81	21.26	29	9.04	23.33	31
Closed-end.....	25.16	107.54	12	29.99	110.40	15	29.58	106.14	15	30.71	115.20	15	35.31	112.79	16
Commercial real estate loans	392.23	238.58	87	397.01	237.16	87	389.80	234.65	87	396.24	229.44	86	443.81	219.72	93
Construction and land development.....	5.35	36.07	15	7.40	36.48	19	6.06	35.62	17	8.95	34.95	22	10.18	35.36	25
1–4 family.....	2.73	7.44	42	3.01	6.64	44	2.48	6.34	41	2.94	6.61	43	5.64	7.04	56
Other.....	2.62	28.34	6	4.39	28.60	16	3.58	28.16	11	6.01	27.32	20	4.54	27.26	19
Multifamily.....	44.70	35.29	73	44.18	32.93	74	44	32.74	74	42.42	31.04	74	43.67	27.85	82
Nonfarm nonresidential	342.17	156.30	96	345.43	156.60	96	339.74	155.06	96	344.86	152.10	94	389.96	147.22	98
Owner-occupied.....	137.35	52.63	95	149.91	52.43	96	144.82	52.37	96	149.20	53.07	95	171.43	54.89	97
Other.....	204.82	100.99	93	195.53	101.87	92	194.92	100.54	92	195.66	97.41	92	218.53	91.80	96
Real estate loans secured by farmland.....	24.51	3.67	93	19.69	3.43	93	22.36	3.44	93	19.24	3.60	91	20.35	4.02	89
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	64.13	116.17	22	128.81	150.16	38	109.30	139.91	35	60.60	122.02	23	72.33	128.82	28
Loans to individuals	0.62	36.56	9	1.32	36.83	11	1.23	37.47	11	1.14	43.51	9	1.05	42.67	10
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	19.28	2.03	94	18.27	1.99	94	25.67	1.88	95	26.16	2.18	95	29.74	2.72	95
Other loans and leases.....	12.32	47.63	22	9.10	49.92	15	10.06	49.54	16	7.09	52.44	9	8.19	51.79	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	47.37	29.25	88	40.62	26.62	85	41.51	27.32	84	45.23	26.45	88	44.07	24.79	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	257.18	187.63	74	247.86	186.45	66	246.46	183.76	67	247.44	178.57	70	272.69	167.93	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	394.54	244.92	86	397.77	243.47	86	391.27	240.85	86	396.64	236.10	86	444.12	225.98	92

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	15.19	12.31	69	10.08	10.21	61	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0
Liquid assets	43.09	29.12	84	29.77	24.65	69	32.64	26.22	73	20.99	22.44	56	20.54	22.72	57
Investment securities	28.71	20.37	75	20.22	17.19	67	20.73	17.85	65	21.39	16.99	75	21.49	17.27	71
Net loans and leases	48.05	58.81	17	60.16	63	32	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Net loans, leases and standby letters of credit	48.33	59.61	16	60.52	63.89	30	57.61	62.48	27	66.90	64.84	43	67.26	65.07	46
Core deposits	79.27	75.52	58	80.05	69.20	83	80.70	70.67	83	76.20	63.09	82	75.48	62.13	81
Noncore funding	4.61	10.15	30	4.34	15.53	10	3.78	14.13	10	4.76	19.36	7	7.35	21.34	9
Time deposits of \$250K or more	0.53	1.67	17	0.77	2.35	19	0.70	2.11	17	0.96	2.94	16	1.09	2.89	23
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	4.07	1.19	86	3.50	1.44	81	3.05	1.47	79	3.80	1.94	78	3.84	1.97	78
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	4.07	0.54	93	3.50	0.59	92	3.05	0.54	89	3.80	0.48	92	3.84	0.54	93
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0.07	1.75	22	0.03	1.24	26	0	3.01	1	2.43	3.67	44
Earning assets that reprice within 1 year	25.37	38.80	17	22.06	38.76	12	25.07	39.38	17	17.91	39.29	5	19.91	40.29	7
Interest-bearing liabilities that reprice within 1 year	1.96	6.64	10	2.91	8.86	12	2.51	8.20	10	3.25	10.19	9	3.46	10.01	14
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	23.41	30.83	33	19.14	27.76	29	22.55	29.11	36	14.65	26.63	16	16.45	27.38	27
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-13.83	-3.31	20	-7.14	6.19	14	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24
Net short-term noncore funding dependence	-13.96	-9.17	28	-7.36	-2.71	26	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52
Short-term investment / Short-term noncore funding	337	304.29	68	242	149.65	80	360	184.19	82	7.43	77.77	5	3.96	66.46	3
Liquid assets - short-term noncore funding / Nonliquid assets	67.80	36.72	87	36.46	24.47	75	43.07	28.18	77	20.76	16.97	68	16.93	16.04	63
Net loans and leases / Total deposits	60.20	73.05	21	74.44	82.06	29	70.34	79.43	28	86.11	90.31	37	87.24	90.08	40
Net loans and leases / Core deposits	60.61	78.83	15	75.16	92.26	21	70.94	88.34	19	87.19	103.93	26	88.50	105	22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.46	0.50	57	2.01	1.73	64	1.95	1.57	64	0.34	0.72	43	-1.92	-0.82	17
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.63	1.06	43	4.31	4.54	58	4.17	4.31	59	1.67	1.36	63	-1.98	-1.98	51
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	36.78	13.65	82	20.67	11.41	71	19.36	11.38	70	27.94	12.67	77	30.04	16.19	71
Available-for-sale securities	62.86	84.59	17	78.89	86.72	29	80.23	87.23	29	72.06	85.40	24	69.96	81.88	28
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	12.58	4.24	84	3.70	3.94	67	3.30	4.01	65	4.86	3.49	71	5.58	4.02	72
Municipal securities	5.22	8.38	50	7.12	9.87	53	7.31	9.83	53	9.75	7.75	67	11.37	9.16	61
Mortgage-backed securities	81.84	66.09	71	88.75	66.61	81	88.98	66.64	81	85.39	67.43	76	83.05	65.45	77
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.36	0.29	72	0.44	0.38	67	0.41	0.35	69	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0.70	8.18	10	0.31	11.25	3	0.08	10.55	2	0.34	11.86	3	0.19	11.91	4
Debt securities 1 to 5 years	9.49	17.39	39	2.31	17.70	17	1.65	17.03	12	1.64	17.94	12	2.14	19.18	15
Debt securities over 5 years	89.45	72.07	77	96.94	68.10	94	97.86	69.86	94	98.02	66.02	98	97.67	64.73	97
Pledged securities	47.30	33.37	69	66.67	37.16	83	60.52	35.67	78	67.84	30.57	92	67.13	33.30	90
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	76.75	64.27	66	505.14	124.80	92	4,800.99	183.32	99	18.74	26.69	52	-51.97	6.77	2
Investment securities	66.45	32.48	80	22.93	20.30	63	23.82	23.62	62	-2.58	11.75	20	-14.86	9.42	6
Core deposits	16.11	16.96	54	27.34	26	64	35.35	26.88	81	-1.21	11.23	4	38.01	7.29	93
Noncore funding	24.32	-21.64	93	15.36	-6.57	80	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,605,293	1,538,832	1,694,401
Commit: Secured commercial real estate loans	393,617	399,195	378,266	362,014	367,009
Commit: Unsecured real estate loans	52,235	0	42,565	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	45,289	48,486	52,364	52,212	53,538
Commercial and similar letters of credit	490	290	800	873	765
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,004,769	910,364	1,007,640	519,932	390,702
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						11.13	22.01	11	13.64	23.52	16	14.70	24.05	21	
Standby letters of credit	0.28	0.66	30	0.35	0.72	38	0.36	0.71	37	0.46	0.84	42	0.46	0.92	36
Commercial and similar letters of credit	0	0.02	51	0	0.02	48	0.01	0.02	55	0.01	0.02	58	0.01	0.02	49
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	6.20	47.31	22	6.59	51.49	17	6.99	48.62	19	4.61	68.47	17	3.39	65.81	15
Interest rate contracts	6.20	35.15	24	6.59	36.10	19	6.99	34.36	20	4.61	47.31	18	3.39	43.84	17
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	6.20	20.27	31	6.59	20.71	27	6.99	20.83	30	4.61	28.86	20	3.39	26.74	19
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						19.90	42.82	15	20.37	45.53	15	28.74	44.93	39	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,004,769	910,364	1,007,640	519,932	390,702
Interest rate contracts	1,004,769	910,364	1,007,640	519,932	390,702
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,004,769	910,364	1,007,640	519,932	390,702
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,004,769	910,364	1,007,640	519,932	390,702
Interest rate contracts	1,004,769	910,364	1,007,640	519,932	390,702
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	502,384	455,182	503,820	259,966	390,702
One year or less	6,185	12,007	11,248	7,598	19,166
Over 1 year to 5 years	28,929	30,518	32,082	36,540	104,427
Over 5 years	467,270	412,657	460,490	215,828	267,109
Gross negative fair value (absolute value)	16,176	37,255	30,181	11,502	1,938
Gross positive fair value.....	16,176	37,255	30,181	11,502	1,938
Held for trading.....	0	0	0	0	0
Non-traded.....	16,176	37,255	30,181	11,502	1,938
Current credit exposure on risk-based capital derivative contracts	16,176	37,255	30,181	11,502	1,938
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.59	8	0	14.59	8	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0	7.18	6	0	8.60	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	6.91	6	0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	71.71	96	100	67.37	96	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	50	91.91	5	50	90.28	6	50	91.48	7	50	93.86	7	100	94.47	75
One year or less	0.62	27.90	11	1.32	31.66	10	1.12	32.05	10	1.46	32.17	9	4.91	32.51	23
Over 1 year to 5 years	2.88	29.78	16	3.35	27.15	15	3.18	27.06	14	7.03	30.45	20	26.73	31.16	42
Over 5 years	46.51	29.19	70	45.33	28.15	68	45.70	29.56	70	41.51	28.09	67	68.37	28.71	88
Gross negative fair value (absolute value)	1.61	1.18	69	4.09	1.65	85	3	1.55	76	2.21	0.83	93	0.50	0.72	35
Gross positive fair value	1.61	1.59	51	4.09	2.48	80	3	2.23	67	2.21	1.19	87	0.50	0.85	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	39	0.03	0.07	47	0.02	0.07	43	0.01	0.06	40	0	0.06	15
Gross positive fair value (X)	0.01	0.06	26	0.03	0.10	30	0.02	0.09	28	0.01	0.07	28	0	0.06	13
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	63	0.03	0.02	76	0.02	0.02	73	0.01	0.01	68	0	0.01	37
Current credit exposure (X)	0.01	0.05	36	0.03	0.07	37	0.02	0.06	35	0.01	0.05	33	0	0.04	20
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.18	0.59	37	0.43	0.91	41	0.35	0.85	37	0.13	0.73	36	0.02	0.53	22

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	93,692	68,660	68,660	63,613	59,585
Gross losses	2,996	484	666	454	291
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	168	353	358	501	2,819
Net losses	2,828	131	308	-47	-2,528
Provision for loan and lease losses	-25,500	23,500	23,500	5,000	1,500
Adjustments	0	1,840	1,840	0	0
Ending balance	65,364	93,869	93,692	68,660	63,613
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.23	-0.12	24	0.25	0.66	15	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15
Provision for loan and lease losses / Average loans and leases	-0.42	-0.21	24	0.39	1.06	11	0.29	0.82	12	0.07	0.24	20	0.03	0.24	15
Provision for loan and lease losses / Net loan and lease losses	-901.70	-65.12	6	17,938.93	587.54	97	7,629.87	487.86	97	-10,638.30	130.58	0	-59.34	134.68	4
Allowance for loan and lease losses / Total loans and leases not held for sale	0.83	1.32	17	1.12	1.58	21	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40
Allowance for loan and lease losses / Total loans and leases	0.83	1.30	19	1.12	1.55	22	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42
Allowance for loan and lease losses / Net loans and leases losses (X)	17.33	17.40	64	537.42	11.29	98	304.19	11.58	98	8.03	8.03	7.54	7.54	7.54	7.54
Allowance for loan and lease losses / Nonaccrual assets	773.90	330.05	89	797.19	301.93	90	653.04	299.17	89	1,301.12	218.72	95	318.85	214.03	82
ALLL / 90+ days past due + nonaccrual loans and leases	773.90	271.93	92	797.19	249.38	95	653.04	244.34	94	1,301.12	151.73	97	318.85	160.51	88
Gross loan and lease losses / Average loans and leases	0.05	0.20	16	0.01	0.35	3	0.01	0.34	3	0.01	0.28	3	0	0.30	2
Recoveries / Average loans and leases	0	0.08	5	0.01	0.07	6	0	0.07	6	0.01	0.08	9	0.05	0.09	33
Net losses / Average loans and leases	0.05	0.12	33	0	0.28	5	0	0.27	4	0	0.21	5	-0.04	0.22	4
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	25.23	25.09	62	77.75	24.77	95	78.85	33.98	92	172.16	36.22	95	1,866.89	41.30	99
Earnings coverage of net loan and lease losses (X)	72.61	26.30	84	1,545.94	20.97	97	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	35	-0.01	0.04	17	-0.01	0.04	14	0	0.01	31	-0.04	0.02	7
Real estate loans secured by 1-4 family	-0.03	-0.01	30	-0.07	0.01	5	-0.05	0.01	10	-0.04	0.01	10	-0.03	0.01	15
Revolving	-0.02	-0.07	44	-0.09	0.01	16	-0.07	0.01	16	-0.01	0.02	29	-0.11	0.03	11
Closed-end	-0.03	-0.01	25	-0.07	0.01	7	-0.05	0	8	-0.05	0	8	-0.01	0.01	23
Commercial real estate loans	0	0.04	25	0	0.06	13	0	0.07	10	0	0.01	46	-0.04	0.01	8
Construction and land development	-0.09	0.01	6	-0.01	0	29	-0.01	0	31	-0.01	-0.01	37	-1.96	-0.03	0
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	-1.79	-0.01	0
Other	-0.09	0.01	6	-0.01	0	21	-0.01	0	27	-0.01	-0.01	33	-0.17	-0.02	5
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.05	27	0	0.08	7	0	0.11	8	0	0.02	47	0	0.02	35
Owner-occupied	0	0.01	30	0	0.02	30	0	0.02	26	0	0.01	57	0	0.01	34
Other	0	0.04	37	0	0.05	12	0	0.08	11	0	0.01	40	0	0.01	44
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	-0.01	0.01	14	-0.01	0	17
Commercial and industrial loans	0.43	0.19	83	0.03	0.46	16	0.04	0.47	14	0.01	0.37	7	0.02	0.31	12
Loans to individuals	0.16	0.72	19	0.79	1.25	48	0.62	1.13	40	0.01	1.17	2	0	1.16	1.16
Credit card loans				2.27		3.33		2.92			3.11			2.92	
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions				0		0		0		0		0		0	
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0.08	0.15	53	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	1,122		3,760		3,066		1,653		5,290						
90+ days past due loans and leases	0		0		0		0		0						
Nonaccrual loans and leases	8,446		11,775		14,347		5,277		19,951						
Total past due and nonaccrual loans and leases	9,568		15,535		17,413		6,930		25,241						
Restructured 30–89 days past due	0		0		0		243		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	0		0		0		244		3,509						
Total restructured loans and leases	0		0		0		487		3,509						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	7,975		2,217		2,159		3,112		3,594						
Other real estate owned	0		4,189		3,392		4,889		420						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.01	0.29	3	0.04	0.37	6	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.11	0.54	8	0.14	0.66	6	0.17	0.66	9	0.07	0.51	6	0.26	0.54	16
90+ days past due and nonaccrual loans and leases	0.11	0.68	3	0.14	0.84	2	0.17	0.85	4	0.07	0.71	3	0.26	0.75	10
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	45	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0	0.12	2	0	0.14	3	0	0.13	3	0	0.14	11	0.05	0.16	20
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.01	0.29	3	0.04	0.37	6	0.04	0.40	3	0.02	0.43	3	0.07	0.44	6
90+ days past due assets	0	0.09	9	0	0.13	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.11	0.55	8	0.14	0.67	6	0.17	0.67	9	0.07	0.53	4	0.26	0.57	16
30+ days past due and nonaccrual assets	0.12	1	2	0.18	1.25	3	0.21	1.29	1	0.09	1.19	1	0.33	1.26	5
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.40	3	0.09	0.52	5	0.10	0.52	6	0.05	0.44	3	0.17	0.48	13
90+ days past due and nonaccrual assets + other real estate owned	0.05	0.42	3	0.12	0.55	6	0.12	0.55	6	0.09	0.48	7	0.18	0.52	12
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.10	0.48	9	0.13	0.61	7	0.14	0.60	7	0.12	0.53	10	0.21	0.60	12
Allowance for loan and lease losses	25.12	67.85	15	19.37	66.38	7	21.24	66.66	7	19.69	115.41	5	37.67	118.28	9
Equity capital + allowance for loan and lease losses	0.77	4.12	5	0.88	5.10	3	0.95	4.97	6	0.66	4.28	7	1.25	4.79	10
Tier 1 capital + allowance for loan and lease losses	1.14	4.89	7	1.32	6.26	6	1.42	6.05	6	0.98	5.65	6	1.91	6.16	10
Loans and leases + other real estate owned	0.21	0.82	7	0.22	0.98	6	0.24	0.97	6	0.18	0.85	7	0.31	0.96	7

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.25	3	0.06	0.35	13	0.01	0.39	3	0.01	0.38	4	0.06	0.42	5
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.09	0.60	10	0.14	0.70	10	0.16	0.76	10	0.06	0.46	11	0.18	0.57	17
Commercial and industrial	30–89 days past due		0.01	0.24	7	0	0.24	3	0.15	0.23	48	0.11	0.31	22	0.19	0.30	39
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.24	0.65	25	0.14	0.80	10	0.21	0.75	17	0.14	0.83	15	0.93	0.76	65
Individuals	30–89 days past due		0	0.60	4	0.37	0.74	32	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0.53	0.23	84
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.36	0.11	82	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.04	0.51	55	0	0.72	23	0.22	0.49	58	0	0.67	22	0.02	0.75	47
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	20	0.68	0.19	86	0	0.15	19	0.40	0.13	87	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0	0.36	2	0.73	0.51	74	0.16	0.65	9	0.10	0.67	5	0.05	0.71	3
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.37	0.76	25	0.26	0.91	14	0.22	0.89	13	0.26	0.73	16	0.71	0.86	50
Revolving	30–89 days past due	0	0.33	6	0	0.40	6	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.45	1.05	40	0.27	1.28	18	0.21	1.13	20	0.40	1	30	0.37	1.17	26
Closed-end	30–89 days past due	0	0.36	2	0.88	0.52	77	0.19	0.65	14	0.12	0.70	9	0.06	0.75	4
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.35	0.71	26	0.25	0.89	17	0.22	0.87	14	0.23	0.70	17	0.80	0.84	53
Junior lien	30–89 days past due	0	0.01	13	0.04	0.02	82	0.09	0.02	95	0.06	0.02	86	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.14	0.04	92	0.09	0.05	77	0.12	0.04	86	0.03	0.04	40	0.54	0.06	97
Commercial real estate	30–89 days past due	0	0.16	4	0	0.21	10	0	0.26	4	0	0.18	10	0.06	0.17	23
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.08	0.48	13	0.13	0.53	16	0.17	0.62	19	0.04	0.23	17	0.08	0.28	24
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.12	5	0	0.21	14	0	0.23	6	0	0.14	12	0.07	0.17	26
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.09	0.58	12	0.15	0.68	11	0.19	0.80	16	0.05	0.28	14	0.09	0.30	21
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	15	0	0.07	8	0	0.07	17	0.06	0.09	40
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.09	0.20	33	0.12	0.26	27	0.19	0.27	41	0.04	0.16	25	0.04	0.17	22
Other	30–89 days past due	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0.01	0.07	24
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.31	5	0.04	0.36	17	0	0.44	5	0.01	0.10	19	0.05	0.13	42
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	1.23	1.23	68
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,208,569	1,210,646	1,211,780	1,298,792	1,293,669											
Retained earnings	852,273	735,218	760,861	682,692	575,805											
Accumulated other comprehensive income (AOCI)	3,078	36,093	35,349	12,614	-18,284											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,063,920	1,981,957	2,007,990	1,994,098	1,851,190											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	680,474	686,959	685,325	692,333	703,246											
Accumulated other comprehensive income-related adjustments	3,078	36,093	35,349	12,614	-18,284											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	1,380,368	1,258,905	1,287,316	1,289,151	1,166,228											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	1,380,368	1,258,905	1,287,316	1,289,151	1,166,228											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	25,000	25,000	25,000	25,000											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	25,000	25,000	25,000	25,000											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	0	25,000	25,000	25,000	25,000											
Tier 1 Capital	1,380,368	1,283,905	1,312,316	1,314,151	1,191,228											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	73,364	102,869	102,692	77,619	72,572											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	73,364	102,869	102,692	77,619	72,572											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	73,364	102,869	102,692	77,619	72,572											
Exited advanced approach tier 2 capital																
Total capital	1,453,732	1,386,774	1,415,008	1,391,770	1,263,800											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	15,656,978	13,686,862	13,945,932	11,354,766	11,549,089											
Less: Deductions from common equity tier 1 capital	680,474	686,959	685,325	692,333	703,246											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	14,976,504	12,999,903	13,260,607	10,662,433	10,845,843											
Total risk-weighted assets	9,237,420	8,622,174	8,715,728	8,695,634	8,941,039											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	14.94	12.59	81	14.60	12.26	83	14.77	12.35	83	14.83	12.11	84	13.04	12.09	73	
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	
Tier 1 capital, column A	14.94	13.31	76	14.89	12.97	80	15.06	13.08	81	15.11	12.78	83	13.32	12.85	68	
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45	
Total capital, column A	15.74	15.21	64	16.08	15.12	73	16.24	15.23	72	16.01	14.36	78	14.13	14.45	57	
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45	
Tier 1 leverage	9.22	9.07	59	9.88	9.05	75	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84	
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72				7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		52			145			159			65			54	-64.14	-53.57	
Other insurance activities income		52			145			159			65			54	-64.14	-53.57	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		251,781			228,132			226,818			226,281			220,758	10.37	87.79	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.01	0.38	38	0.04	0.41	44	0.03	0.41	42	0.01	0.47	32	0.01	0.47	33			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54				
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.42	11.72	70	16.56	11.07	72	16.13	11.03	69	16.36	11.51	69	17.59	10.22	76			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.63		0.88		1.25
Cost: Interest-bearing deposits.....	0.12		0.48		1.19
1.17					0.97
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.18		6.51		27.03
Commercial and industrial loans	0.86		0.43		0.29
Foreign governments and institutions	0		0		0
27.29					1.53
Growth Rates					
Net loans and leases.....	-0.16		-0.58		22.48
Total selected assets.....	3.36		2.65		12.40
Deposits	10.74		-1.43		10.36
7.24					3.24
5					

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities.....	0	0	0	0	0	0	
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans.....	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Retained credit exposure.....	0	0	0	0	0	0	
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans.....	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
Asset-backed commercial paper conduits.....	0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	0	0	
Activity as a Percent of Total Assets							
Securitization activities.....	0	0	0	0	0	0	
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans.....	0	0	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Asset-backed commercial paper conduits.....	0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans							
Home equity lines							
Credit card receivables.....							
Auto loans and other consumer loans.....							
Commercial and industrial loans							
All other loans and leases.....							

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		105,162	173,376	218,745	107,521	79,024	-39.34	177.38
Dividends		104,000	172,000	217,000	106,000	77,800	-39.53	181.08
Interest		25	8	15	22	14	212.50	316.67
Management and service fees		230	461	520	289	0	-50.11	
Other income		907	907	1,210	1,210	1,210	0.00	0.00
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		105,162	173,376	218,745	107,521	79,024	-39.34	177.38
Securities gains (losses)		0	0	0	0	0		
Other operating income		6	14	17	30	27	-57.14	-50.00
Total operating income		105,168	173,390	218,762	107,551	79,051	-39.35	177.31
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		0	0	0	0	0		
Other expenses		6,262	6,800	8,726	9,158	7,495	-7.91	40.66
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		6,262	6,800	8,726	9,158	7,495	-7.91	40.66
Income (loss) before taxes		98,906	166,590	210,036	98,393	71,556	-40.63	195.48
Applicable income taxes (credit)		-1,506	-1,600	-2,059	-2,249	-1,846		
Extraordinary items								
Income before undistributed income of subsidiaries		100,412	168,190	212,095	100,642	73,402	-40.30	187.25
Equity in undistributed income of subsidiaries		64,413	-41,087	-34,936	107,185	78,601		63.50
Bank subsidiaries		64,413	-41,087	-34,936	107,185	78,601		63.50
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		164,825	127,103	177,159	207,827	152,003	29.68	121.68
Memoranda								
Bank net income		168,413	130,913	182,064	213,185	156,401	28.64	120.44
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,022,308	96.81	1,984,760	97.66	1,990,166	96.66	2,003,692	1,865,609	1.89	98.69
Common and preferred stock		2,022,308	96.81	1,984,760	97.66	1,990,166	96.66	2,003,692	1,865,609	1.89	98.69
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	774	0.04	774	0.04	774	774	-100.00	-100.00
Common and preferred stock		0	0	774	0.04	774	0.04	774	774	-100.00	-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		54,664	2.62	34,922	1.72	55,644	2.70	31,054	22,050	56.53	198.45
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		1,299	0.06	1,416	0.07	1,386	0.07	1,505	1,606	-8.26	-4.27
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		10,647	0.51	10,477	0.52	10,875	0.53	8,737	7,198	1.62	153.62
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,088,918	100.00	2,032,349	100.00	2,058,845	100.00	2,045,762	1,897,237	2.78	100.39
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		24,998	1.20	24,599	1.21	25,062	1.22	25,853	20,228	1.62	87.41
Balance due to subsidiaries and related institutions		0	0	25,793	1.27	25,793	1.25	25,811	25,819	-100.00	-100.00
Total liabilities		24,998	1.20	50,392	2.48	50,855	2.47	51,664	46,047	-50.39	-36.13
Equity Capital		2,063,920	98.80	1,981,957	97.52	2,007,990	97.53	1,994,098	1,851,190	4.14	105.71
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		1,208,569	57.86	1,210,646	59.57	1,211,780	58.86	1,298,792	1,293,669	-0.17	128.34
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		852,273	40.80	735,218	36.18	760,861	36.96	682,692	575,805	15.92	95.74
Accumulated other comprehensive income		3,078	0.15	36,093	1.78	35,349	1.72	12,614	-18,284	-91.47	-92.03
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,088,918	100.00	2,032,349	100.00	2,058,845	100.00	2,045,762	1,897,237	2.78	100.39
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	25,774	1.27	25,774	1.25	25,774	25,774	-100.00	-100.00
Notes payable to subsidiaries that issued TPS		0	0	25,000	1.23	25,000	1.21	25,000	25,000	-100.00	-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.70	12.52	41	8.53	6.29	71	8.90	7.29	68	10.72	9.68	65	11.01	10.40	57
Bank net income / Average equity investment in banks	11.20	12.35	48	8.83	6.43	70	9.20	7.45	66	10.99	10.51	61	11.24	11.19	55
Nonbank net income / Average equity investment in nonbanks	0	13.18	17	0	8.01	20	0	9.75	17	0	7.89	17	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income	102.18	96.45	56	103	87.60	47	102.77	88.16	48	102.58	82.22	51	102.89	82.56	52
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income	66.57			81.94			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	1.21	16.51	12	2.54	20.37	16	2.53	20.06	16	2.59	20.43	15	2.49	20.88	16
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	1.26	17.04	16	1.25	16.67	16	1.25	16.36	15	1.35	17.10	16
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	40.69		0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14	
Double Leverage															
Equity investment in subs / Equity capital	97.98	103.15	17	100.18	103.27	34	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42
Total investment in subs / Equity capital	97.98	108.29	10	100.18	110.46	21	99.15	110.16	15	100.52	111.07	27	100.82	112.48	29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.19	0.27	15	0.02	0.69	32	-0.10	0.47	26	0.05	0.36	39	0.10	0.35	43
Equity investment in subs – equity cap / Net income-div (X)		0.85		0.05	2.31	7		1.82		0.10	1.22	10	0.19	1.22	12
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	139.08	152.56	52	224.17	128.63	85	212.86	136.59	85	104.87	177.68	24	108.79	162.34	28
Cash from ops + noncash items + op expense / Op expense + dividend	144.49	155.61	53	224.71	142.45	81	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.99	94.59	60	110.30	140.42	46	128.21	134.08	59	114.04	116.34	54	108.80	103.19	62
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	53,275.27	1,896.20	98	37,620.27	1,413.95	98	38,219.06	1,539.23	98	9,949.15	1,632.83	95	7,852.55	1,369.37	95
Dividends + interest from subsidiaries / Interest expense + dividends	141.70	174.48	50	234.82	144.62	82	222.20	150.43	82	105.03	210.80	20	110.84	188.90	23
Fees + other income from subsidiaries / Salary + other expenses	18.16	12.03	74	20.12	14.76	71	19.83	13.95	70	16.37	16.52	66	16.14	16.08	67
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.86	3.29	45	0.95	3.69	41	1.94	3.85	44	0.61	2.64	40	0.40	2.61	37
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	73.11	69.90	62	43.55	84.44	22	46.05	81.10	24	100.30	57.84	83	95.64	57.26	82
Dividends declared / Net income	44.54	27.22	86	57.63	49.77	64	55.13	42.29	70	48.57	33.08	80	46.19	27.33	86
Net income – dividends / Average equity.....	5.93	9.25	25	3.61	3.19	52	3.99	4.14	49	5.51	6.46	38	5.93	7.33	33
Percent of Dividends Paid															
Dividends from bank subsidiaries	141.66	160.45	52	234.81	130.19	79	222.19	132.17	78	105.01	178.13	29	110.82	157.73	31
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	141.66	213.42	40	234.81	167.02	76	222.19	174.85	74	105.01	260.40	16	110.82	215.26	17
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	61.75	43.30	63	131.38	61.85	87	119.19	60.28	94	49.72	66.55	33	49.74	60.71	40
Interest income from bank subsidiaries.....	0.01	0.11	59	0.01	0.48	47	0.01	0.36	47	0.01	0.54	47	0.01	0.52	44
Management and service fees from bank subsidiaries	0.14	0.87	77	0.35	1.79	74	0.29	1.47	75	0.14	1.55	74	0	1.88	36
Other income from bank subsidiaries.....	0.54	0	95	0.69	0	95	0.66	0	96	0.57	0	97	0.77	0	95
Operating income from bank subsidiaries	62.44	48.70	63	132.44	71.13	82	120.15	62.88	89	50.44	69.36	30	50.53	63.43	40
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		94.31			70.62			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.89	72.55	73	99.20	68	74	99.19	69.76	76	98.56	67.32	72	98.42	65.18	70
Interest income from bank subsidiaries.....	0.02	0.27	57	0	1.03	43	0.01	0.63	42	0.02	0.80	44	0.02	0.92	45
Management and service fees from bank subsidiaries	0.22	1.64	76	0.27	2.06	74	0.24	1.87	75	0.27	1.81	75	0	2.01	37
Other income from bank subsidiaries.....	0.86	0.03	93	0.52	0.08	92	0.55	0.04	92	1.13	0.03	93	1.53	0.02	94
Operating income from bank subsidiaries	99.99	82.68	86	99.99	80.80	85	99.99	82.20	88	99.97	78.80	91	99.97	74.20	83
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			28.33			26.53	